

**REMARKS**

Claims 1-28 have been examined. Claims 1, 8, 9, 10, 11, 19, 22 and 24 have been amended. Reconsideration of the application, as amended, is respectfully requested.

Specification

The Abstract of the Disclosure was objected to for containing only 48 words, rather than the suggested 50 words. The Abstract has been amended to add another sentence, thereby overcoming this objection.

Claim Rejections - 35 U.S.C. §112

Claims 8-11, 19 and 22-23 have been rejected under 35 U.S.C. §112, second paragraph, as being indefinite. In particular, these claims were rejected for using the phrase "if". The claims have been amended to eliminate this word. Hence, this rejection is overcome.

Claim Rejections - 35 U.S.C. §102

Claims 1-7, 12-14, 17, 18, 20 and 24-28 have been rejected under 35 U.S.C. §102(b) as being anticipated by Schmonsees. This rejection is respectfully traversed.

As presently pending, independent claim 1 claims a method where a request is received from a user to access a frequently asked questions page. Account data for the user is retrieved, and a set of questions is selected to display to the user based on the account data. In this way, the set of frequently asked questions that is displayed to the user is personalized to the user based on the account data. As such, for each user who requests frequently asked questions, a different set may be provided based on the user's personal account data.

Examples of such attributes include whether the user has signed up for a loan accelerator program and has a bi-weekly repayment schedule (claim 9), if the user has an upcoming trip (claim 10) or if the user has an outstanding order (claim 11). Examples of other types of user account data (which does not necessarily need to imply any relationship to a

financial account) are set forth on page 3, lines 25-29. None of these features are described in the Schmonsees patent.

More specifically, Schmonsees teaches the creation of links between frequently asked questions so that if a user selects a topic and a question, the user receives the answer to the question and links to related information. See for example, column 2, lines 1 through 15. However, Schmonsees never records anything about the user, nor does it search a database for personal attributes of the user so that it can suggest frequently asked questions based on those attributes. Indeed, with Schmonsees, the links are pre-established and are based on other questions, rather than on data personal to the user. For example, Schmonsees permits the user to select a question, then provides related information based on selection of the question - not on pre-stored attributes of the user. At no time does the Schmonsees system record anything personal to the user, then suggest frequently asked questions based on those attributes. While Schmonsees does suggest to the user other information that is based on an answered question, such a suggestion or other information is not based on account information that it comprises at least one personal attribute of the user.

However, in order to expedite prosecution, claim 1 has been amended to clarify that the account data comprises at least one personal attribute of the user. As such, the set of questions is selected such that the set is personal to the user based on the personal attributes of the user. Since the Schmonsees patent clearly fails to teach the generation of frequently asked questions based on personal attributes of the user, claim 1 is distinguishable for this additional reason and is in condition for allowance. Claims 2-7, 12-14 and 17 depend from claim 1 and are distinguishable for at least the same reasons.

Independent claim 18 claims a method where a request is received from a user to access a frequently asked questions page about a loan acceleration program. As part of the method, account data is retrieved for the user and includes a type of repayment schedule for the loan acceleration program. A question to display is selected based on the type of repayment schedule.

In rejecting claim 18, the Office Action refers to column 1, lines 4-7 to teach access to a frequently asked questions page about a loan acceleration program. However,

column 1, lines 4-7 of the Schmonsees patent mentions nothing about a loan acceleration program. Similarly, the Office Action refers to column 3, lines 50-55 and column 5, lines 8-19 of Schmonsees to teach account data which includes a type of repayment schedule for a loan acceleration program. Nowhere in these references, or anywhere in the Schmonsees patent, is there any mention of a loan acceleration program, let alone selecting a frequently asked question based upon a repayment schedule of a user.

Hence, Schmonsees clearly fails to anticipate claim 18, and it is respectfully requested that the §102 rejection of claim 18 and dependent claim 20 be withdrawn.

Independent claim 24 claims a system having a first set of data containing a plurality of questions, and a second set of data containing account data for a plurality of users. Logic is employed to select a group of questions from the first set of data to display to the user based on the account data for the user.

As previously described in connection with independent claim 1, the Schmonsees patent fails to describe any type of selection based on stored account data for the user. Rather, with Schmonsees, when the user selects a topic and a question, the user receives the answer to the question and links to related information. However, these links are pre-established and are not customized based on account data of the user. Hence, claim 24 is distinguishable without amendment.

However, in order to expedite prosecution, independent claim 24 has been amended to recite that the account data comprises at least one personal attribute of each of the users, and that the group of questions are personal to the user based on the personal attributes of the user. As such, claim 24 is further distinguishable and in condition for allowance. Claims 25-28 depend from claim 24 and are distinguishable for at least the same reasons.

#### Claim Rejections - 35 U.S.C. §103

Claims 8-11, 15 and 19 have been rejected under 35 U.S.C. §103(a) as being unpatentable over Schmonsees in view of Namba. Claims 8-11 depend from claim 1 and are distinguishable over Schmonsees for at least the reasons previously described. Further, these claims contain limitations that are neither taught nor suggested by the combination of

Schmonsees and Namba. For example, claim 9 describes how the frequently asked questions are produced based on a bi-weekly repayment schedule. Claim 10 recites that the decision is based on whether the user has an upcoming trip. Claim 11 recites that the decision is based on whether the user has an outstanding order.

While the Namba publication describes preparing a frequently asked question from an accumulation of sample questions and answers, nowhere does Namba describe selecting a frequently asked question based on an attribute that is personal to the user. Rather, Namba looks at the documents to see how similar they are to each other and clusters them based on the similarity. Hence, even when combined with Schmonsees, there is no teaching or suggestion of basing a frequently asked question on a personal attribute of the user. Further, nowhere in the Namba patent is there any teaching or suggestion of basing the decision on attributes such as a bi-weekly repayment schedule, an upcoming trip or an outstanding order. Hence, claims 8-11 and 15 are distinguishable over the combination of Schmonsees and Namba and it is respectfully requested that this rejection be withdrawn.

Claim 19 depends from claim 18 which is distinguishable over Schmonsees for at least the reasons previously described. Since the Namba patent also fails to teach or suggest any account data that includes a type of repayment schedule for a loan acceleration program, claim 19 is distinguishable over the combination of Schmonsees and Namba. It is therefore respectfully requested that the §103 rejection of claim 19 be withdrawn.

Claims 16 and 21 have been rejected under 35 U.S.C. §103(a) as being unpatentable over Schmonsees in view of Lee. Claim 16 depends from claim 1 and claim 21 depends from claim 18. Since the combination of Schmonsees and Lee fails to teach or suggest basing a frequently asked question on an attribute that is personal to a user, claims 16 and 21 are distinguishable and in condition for allowance.

### **CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

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PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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